

# Modernizing Postsecondary Policy to Better Support Adult Learners

By Kristi DePaul



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# Introduction

For decades, the U.S. has witnessed a steady, pronounced shift in the profile of the typical college student. Images of parents dropping off fresh-faced, newly graduated high schoolers on move-in days in the month of August are signposts of a fading era. The typical student today is much more likely to have a job, support dependents of their own (versus benefiting from their parents' financial circumstances), be over the age of 25 and opt not to live in on-campus residences. Far from representing a monolith, their cohort includes several categories, some of which invariably intersect depending on the individual: transfer students, working adults, military veterans, part-time and first-generation students.

Their desires, needs and lifestyles differ from their younger counterparts, and they have little discretionary time to achieve a crucial return-on-investment: an academic credential intended to unlock greater economic opportunity. Because their lives are likely more complex than the 18-to-22-year-old set, their transcripts and enrollment patterns are marked by inconsistencies: starting degree programs, pausing studies, re-enrolling at the same institution, transferring to another, or gathering credits from a variety of institutions aren't uncommon for this group.

As often occurs, policy developments have lagged behind demographic and societal changes, and discrepancies abound. The Higher Education Act, the primary federal law governing financial aid and other college programs, hasn't been renewed in 15 years. Its focus on residential, dependent students essentially overlooks the needs of adult learners.

"We have this really interesting situation where

there's not a lot that the feds do in the postsecondary space," said Lara Couturier, principal at Sova. "The majority of postsecondary policy is made at the state level. But if we nonetheless take all the opportunities available to us, I think the federal government can find a critical solution, changing aid to be much more responsive to the way learners learn and work in 2023 and beyond."

Given the sprawling and diffuse nature of the U.S. postsecondary ecosystem, no silver bullet recommendation will fix this. The issues that impact adult learners are complex and interwoven, which makes addressing them much trickier than creating a single amendment to one bill, or even passing several. Further, experts have noted that improving some aspects of existing legislation may create other unintended hurdles for adult learners. A balanced approach is required to ensure that existing laws and programs actually support this student population.

This report aims to identify some of the federal and state-level policies that impede adult learners. In it, we will offer perspectives on how policy makers could create more accessible, affordable and successful paths into and through postsecondary education for these learners. Our goal is to provide insights based on data and interviews with leading experts on higher education policy and the nontraditional student experience.

I also drew on 15 years of experience in which I held roles in both public and private institutions in the U.S.; helped to establish university programs in Africa, Central Asia and South America; led ed-tech

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<sup>1</sup>Anthony P. Carnevale, et al., [The Cost of Economic and Racial Injustice in Postsecondary Education](#), Georgetown University Center on Education and the Workforce, (2021).

## Introduction (cont.)

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marketing and communications efforts across five continents; and supported higher education leaders, association teams and post-secondary-focused firms.

We hope the following sections will help you to assess your institution’s approach to these system-level developments and further enable robust internal dialogue toward more responsive programs and supports for adult learners.

The urgent economic need is clear: by closing post-secondary attainment gaps aligned with economic status and race/ethnicity, the U.S. economy stands to gain an estimated \$956 billion dollars each year.<sup>1</sup>

But the humanistic imperative may be even more profound. Some 36 million adults have earned some college credit, but no degree.<sup>2</sup> A third of those are estimated to be shouldering student debt.<sup>3</sup>

As the conversation around the value of a degree heightens with public perceptions dipping after the pandemic, higher education continues to be an evolving industry that must not only undergo reinvention but also prove itself to its core audiences.

Whether institutions are well prepared to support new majority, nontraditional students is another question. Many have struggled to provide the right mix of assistance that ultimately enables these students to persist to a degree. If paths to completion



Kai9/iStock/Getty Images

were straightforward and credit transfer more transparent, the thinking goes, even in more complex circumstances graduation rates would likely rise.

Updating the policy landscape won’t fix everything. While some institutions have doubled down on working adults, investing in an array of services, personnel and technologies designed to support them and putting adults at the center of their strategies, many others have struggled to attract and serve this cohort.

But by making it easier and more feasible for adults to attain college degrees and other valuable post-secondary credentials, institutions and government bodies are enabling a societal ripple effect—one that spans communities and families, with the potential to reduce inequities and transform social structures at a very personal, local level.

**—Kristi DePaul**

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<sup>2</sup>“[Some College, No Degree](#),” *Inside Higher Ed*

<sup>3</sup>“[They Have Debt but No Degree. Could Loan Forgiveness Send Them Back to School?](#),” *The New York Times*

<sup>4</sup>“[What Is College Worth?](#),” Postsecondary Value Commission

# Credit Transfer Pathways

Community colleges tend to attract a wealth of adult learners; nearly half of attendees are age 22 and above, according to [recent data](#) from the American Association of Community Colleges. Many seek to transfer into four-year public systems.

Finding ways to attract and retain adult learners remains a timely concern. The forthcoming demographic decline in traditional college-age students should motivate leaders to consider new approaches to embracing adult learners, recognizing that they “can no longer safely assume that more tuition dollars are headed their way.”<sup>5</sup>

## What's in a name?

In this report, we often refer to adult learners as “nontraditional” students. However, we acknowledge that defining a group by what they aren’t isn’t necessarily ideal.

Some alternatives that we’ve seen include:

- New majority
- Adult students
- Working students
- Comebackers
- Today’s learners
- Post-traditional learners

We welcome your input at [editor@insidehighered.com](mailto:editor@insidehighered.com).

Jamie Fasteau is executive director of the Center for Higher Education Policy and Practice (CHEPP) at Southern New Hampshire University, an institution known for flexible programming geared toward “nontraditional” students.

“Adult learners are the interesting game right now—more specifically, figuring out how we can better serve a sizable population of over 40 million people,” Fasteau said. “We’re talking about students for whom the current system is not designed and, perhaps unsurprisingly, has not met their needs. We also have an economy that’s in flux and unclear, and learners are going to continue to need options to not only enroll, but also to go in and out of school to continue to develop their careers in a nimble way. The current higher ed structure is just not built for that.”

The latest [“Some College, No Credential” report](#) from the National Student Clearinghouse Research Center, released in April 2023, revealed a discouraging countrywide trend: The number of people who attended some college but never earned a credential is on the rise.

Other troubling statistics underscore the problem:

- The number of adult learners who returned to college fell 8.4 percent.
- Those who earned a credential within a year after re-enrolling dropped 11.8 percent.

<sup>5</sup> [“The Engaged and Supported Professor,”](#) *Inside Higher Ed*

<sup>6</sup> [“Nontraditional Students,”](#) *Inside Higher Ed*

## Credit Transfer Pathways (cont.)

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- Those who persisted to a second year of college after re-enrolling fell 4.3 percent.
- Racial minorities were overrepresented in this cohort, with Latino and Black students making up 43 percent of those who stopped out in the last decade—compared to roughly 35 percent of undergraduates over all.<sup>7</sup>

Imagine that you completed a few courses a while back and have always wanted to return to college. You're now ready to dive in and complete your degree. Money may be tight; time, tighter still. You've put in the effort, carefully calculating how much you'll need to spend in order to obtain a credential—only to discover that those courses won't count at a new institution. Suddenly landing back at square one makes you feel disappointed and discouraged. The path forward seems ever more daunting and expensive. Perhaps it isn't worth the level of personal sacrifice after all.

This is the unfortunate experience for many transfer candidates.

It's a familiar scenario to experts like Mary Alice McCarthy, the founder and senior director of the Center on Education & Labor at New America. She noted several opportunities for policy shifts that would better support adult learners.

“The federal government's role in ensuring seamless credit transfer is probably the best arena for setting clear standards or expectations to states around transferring into and out of community colleges,” McCarthy said. “It's important to set parameters around what good transfer pathways look like and how they should function.”

McCarthy said she believes that a sort of “race to the top” effort—referencing the [competitive grant](#)

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**Those who start their education in community colleges should be able to work seamlessly toward their bachelor's or master's degree.**

Mary Alice McCarthy, senior director,  
Center on Education & Labor at New America

to spur innovation and reforms in K-12 education—for transfer pathways could greatly benefit adult learners. This would involve the federal government setting up guidelines around best practices for transfer pathways, highlighting demonstration projects. This would show policy makers at the state-level recommended approaches that help to streamline transfer efforts across disparate institutions and populations with varying needs.

The bottom line: Students who have already put in the time, effort and investment shouldn't lose out.

“Those who start their education in community colleges should be able to work seamlessly toward their bachelor's or master's degree,” McCarthy said. “And particularly if they enroll in a career technical education program—which again, a lot of adults who go back to college and start community college do—they need to be able to go seamlessly on to their bachelor's degree without interruption.”

But facilitating credit transfer is an area that

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<sup>7</sup>“[The 'Some College, No Degree' Cohort Grows](#),” *Inside Higher Ed*

## Credit Transfer Pathways (cont.)

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McCarthy (like most experts on the topic) believe is best suited to state policy. Trying to retrofit federal policy to outline detailed policies between two-year public institutions or four-year public institutions becomes complicated, as different states have various ways of organizing postsecondary systems.

“If we were to return to our conversation around the federal government supporting free community college. I think that could be a lever that, in order to qualify for those federal funds, institutions need to strengthen their transfer pathways and make them better, stronger and more seamless. That would be a way to leverage federal policy,” McCarthy said. “But right now, I don't think we really have the right tools available to do that at the federal level. It's more of a state policy issue.”

An important area of focus, and an underdeveloped area for federal policy, McCarthy said, is to make states' postsecondary systems communicate and collaborate better, noting that the “pressure” is more on the four-year than two-year institutions. Without transparent policies and clearer degree pathways, all parties are losing.

Individuals seem to pay the highest price: The average transfer student loses more than 40 percent of their credits when changing institutions.<sup>8</sup> It is a weight that is especially difficult to bear for those with low incomes, full- or part-time jobs, and parenting responsibilities.

Amy Ellen Duke-Benfield is managing director of policy and research at Higher Learning Advocates. She's been on the front lines of a lot of changes around policies tied to student success efforts over the past two decades, particularly with a goal

of building racial equity. But the issue of transfer remains.

“I think that we could do a much better job providing transfer pathways for adults, demystifying the process. Frankly, most institutions aren't doing a great job of it even for more ‘traditional age’ students. And so they're really missing the mark with nontraditional students.”

It's a reflection of a larger challenge within higher ed itself, she says, that then plays out more in a more difficult way for adults. How do we recognize the learning that adults have already gathered toward a transfer pathway? Aligning coursework and providing more personalized advising can help.

According to Duke-Benfield, institutions could better acknowledge and “support stackable credentials in a much more meaningful way,” enabling learners who collect certificates, for example, to build upon their investment toward a degree instead of starting over from scratch.

In its current state, transfer represents a significant missed policy opportunity to benefit individuals. But there are considerable drawbacks for institutions that fail to prioritize it as well. According to a [recent white](#) paper from Sova, which works with institutions and states on capacity for large-scale change, students who transfer with fewer credits are less likely to complete their degrees.

Over time, tuition losses turn into deep-seated financial challenges that threaten institutional sustainability, as colleges and universities in states with outcomes-based funding can see their state funding reduced over time. The downward spiral likely affects their brand reputation, which is impacted

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<sup>8</sup> [“Free With No Degree,”](#) *Inside Higher Ed*

<sup>9</sup> [“Unpacking Financial Disincentives: Why and How they Stymie Degree-Applicable Credit Mobility and Equitable Transfer Outcomes,”](#) *Beyond Transfer*

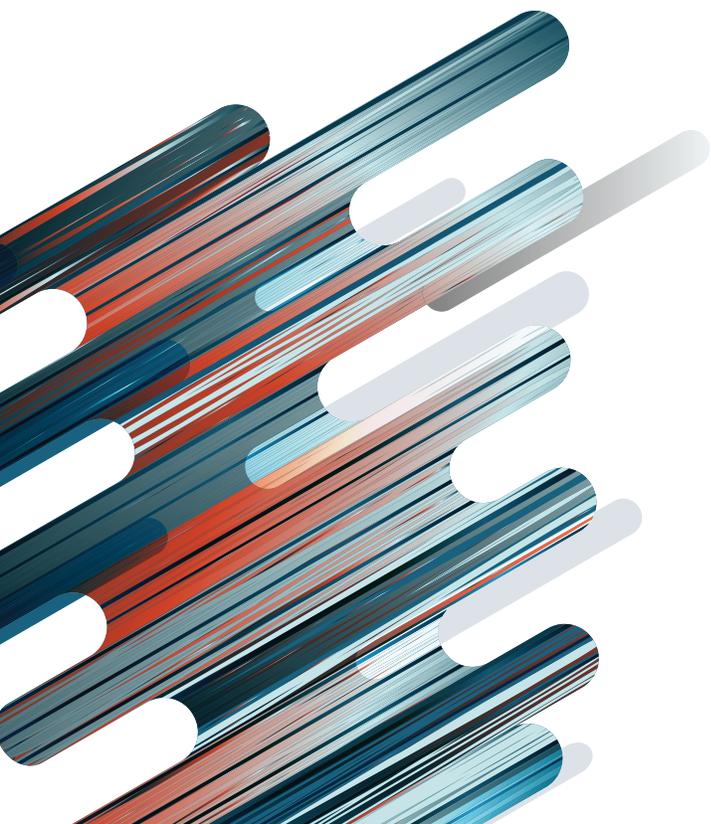
## Credit Transfer Pathways (cont.)

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by student attrition: “The students who leave will serve as examples and voices for how the system is failing.”<sup>9</sup>

Federal policy could be targeted toward shifting, or at least interrogating, institutions’ default approach of rejecting credits until evaluated and approved for equivalency. Yet this requires a delicate treading, as the government is disinclined toward involvement in academic decisions. The temporary bonus of additional enrollments that wind up leading to greater churn (dropouts) over time is harmful to institutions, students, and communities more broadly. Guidelines could be outlined for providing pathways—such as course options and advising support—for adult learners to bridge credits and credentials more easily toward degree attainment. At the state level, funding could serve to incentivize or penalize institutions’ decision making in this area.

True credit mobility will require removing red tape so that pathways are more transparent, and a focus on finding ways to maximize credit mobility versus prioritizing immediate but short-lived tuition gains. ■



# Credit for Prior Learning

The prohibitively high cost of higher education in America is well known. For the average four-year degree program, six-figure price tags have become the norm at both public and private institutions.<sup>10</sup> Because of this, socioeconomic status has a significant impact on whether adults can feasibly return to postsecondary pursuits.

Few may be able to afford to attend a large research institution or private college out of pocket, and many may struggle to pay for community college and less expensive, short-term programs. Those able to pay upfront for credit hours are, naturally, more likely to persist toward a degree and far less likely to stop out. Yet for most adult students, this is the exception rather than the norm.

In terms of removing obstacles for adult learners, knocking down the cost to attend seems like a fairly obvious place to start.

Beyond this challenge, however, many would-be students are woefully “time-poor”—busy with a range of responsibilities, which may include part-time or full-time jobs, caregiving duties, and medical concerns, among others. Those more immediate (and arguably more important) obligations often force the prospect of a lengthy academic pursuit farther down the list of priorities. Affording a credential and having the time to complete it can be a Catch-22 of sorts; those who have the money don’t have the available time, or vice versa. (Some adults have neither to spare.)

This gap between affordability and accessibility is precisely where credit for prior learning (CPL) can prove invaluable. By recognizing adults’ learning experiences on the job, CPL programs can greatly reduce the number of hours required to complete a credential.

It’s not a recent development by any means. Yet it hasn’t taken hold broadly across an array of institutions. Conceptualized nearly six decades ago, CPL has been described as a [“win-win-win” for institutions and learners](#): it encourages learners to continue and apply their studies, enables colleges and universities to collect more tuition dollars, and paves the way for more students to enroll.

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**Adults are learning skills and competencies in work or work-based training or other environments. Unfortunately, there's no standardized mechanism to acknowledge that learning.**

Julie Peller, executive director,  
higher learning advocates

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<sup>10</sup> [“Average Cost of College & Tuition,”](#) Education Data Initiative, Sept. 6, 2023

## Credit for Prior Learning (cont.)

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According to research by the Council for Adult and Experiential Learning (CAEL) and WICHE, CPL saved adult students between \$1,500 and \$10,200 on tuition fees over the course of their education. Moreover, those pursuing a bachelor's degree who earned anywhere from 13-24 credits from prior learning were able to reduce the typical five-year completion time by 9 to 14 months. Receiving credit also boosted their odds of completing a credential by 17 percent.

CAEL has identified [six methods](#) for assessing and awarding CPL:

1. standardized exams
2. challenge exams or departmental exams
3. portfolio assessment
4. credit for military training
5. credit for corporate or other external training
6. an institutional review of external training, licenses, or certifications.<sup>11</sup>

What might this look like in practice? Let's examine one adult learner demographic: veterans. Since 1954, the Department of Defense (DoD) has [contracted with the American Council on Education](#) to evaluate veterans and active-duty service members' military training and experience for CPL. Institutions across the country accept college credits as they are listed in what has become the Joint Services Transcript, typically without further review or cost to the student.

That approach works well for one subset of this new majority cohort. But what's standing in the way of CPL scaling more broadly? Potential learners must pay assessment fees.

"While a \$500 assessment fee might not sound prohibitively expensive to policy makers, it is for potential learners," Peller said. "When you're faced with 'I can take the class for free right through a grant' or 'I can pay for this assessment'...they simply don't have that \$500 to spare. So adult students are not asking for CPL on that scale. At the same time, there's no incentive for institutions to consider lower fees; if they currently charge twice as much for a course as they can for an assessment, it's really hard to focus on the long-term ROI, which research has proven for institutions using CPL at scale, and see beyond the short-term revenue cuts."

Reduced student demand and lack of incentives for discounted or waived fees represent interrelated issues that institutions can choose to break out of if they acknowledge the long-term value of CPL.

Potential revenues from these programs are significant. Led by CAEL and WICHE, the study Peller mentioned demonstrates that CPL leads to students taking more traditional-course credits—an average of just under 18 additional course credits per learner. This translates to roughly [\\$2,800 at two-year colleges to over \\$7,700 at four-year public in-state colleges](#) in revenue for each enrolled adult.

Higher ed consulting firm rpk GROUP recommends that CPL programs be [designed with a focus on in-demand jobs](#), as these will be easier to market and enhance employment opportunities. Aligning strong student and labor market demand is currently left to institutions. But state-level accreditation agencies and legislative bodies share a considerable stake, as the actions taken by colleges and universities can reduce or reverse so-called "brain drain" while bolstering local economies.

Over-indexing on program fees also appears to be

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<sup>11</sup> ["The PLA Boost,"](#) Council for Adult and Experiential Learning, December 2020

## Credit for Prior Learning (cont.)

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a short-sighted approach. A recent study has found that institutions that reduce their reliance on fees and scale enrollment accelerate a financial return on investment. In partnership with Lumina Foundation, rpk GROUP explored CPL at three colleges that primarily serve adult learners. While CPL assessment fees can provide a sustainable source of funding for an institution’s ongoing operations—and often fund the direct costs of grading exams or performing program evaluation—rpk emphasizes that they are less important than other sources of revenue.

“Soon after programs launch, fees quickly become a diminishing share of overall revenues as tuition revenues from course taking grow,” author Donna Desrochers wrote. By the fifth year of operations, they estimate that some CPL programs could generate as much as \$300,000 in net revenue annually.

Institutions that have already implemented these programs are seeing results that support their bottom line. Tracy Costello, assistant director of prior learning assessment at National Louis University, noted that CPL both helps attract incoming students and boosts retention, as it saves students money and time toward degree completion. By reinforcing

how much they have accomplished, earning CPL “... can really help their self-awareness and self-esteem, [enabling them] to persist in school.”

That said, inequities exist. Several studies have unearthed what appear to be [class- and race-based biases](#) in what work-based experiences institutions deem worthy of credentialing. And among students pursuing bachelor’s degrees, members of certain underrepresented groups are much more likely to shoulder additional responsibilities outside of the classroom, including caregiving and fulltime work. For instance, Black students are two times as likely to cite these circumstances than other students.

Peller and her team at Higher Learning Advocates assert that federal policy changes to improve access and affordability should be coupled with state and institutional policy environments that both enable the use of CPL and protect students. States and institutions could implement, for example, statewide CPL frameworks that identify standards, “making institutional policies transparent, accessible, and available to potential learners, and implementing quality controls.” ■

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<sup>12</sup> [The Business Model Behind Recognition of Non-Institutional Learning Objectives Donna M. Desrochers](#), February 2021

# More-Flexible Funding Options

College continues to be touted as the ticket into the American middle class.<sup>13</sup> Indeed, learners' chances of escaping poverty increase five-fold by going to college.<sup>14</sup> While perceptions of the ROI of college seem to be worsening, those who return to school cite a degree's economic advantages as their motivation. Eight out of 10 adults say getting a good job or advancing in their career has the biggest influence on deciding to pursue postsecondary education.<sup>15</sup>

Their reasoning appears to be sound, as data show that college graduates are half as likely to be unemployed as peers with only a high school diploma. Typical earnings for bachelor's degree holders are \$36,000, or 84 percent higher than those whose highest degree is a high school diploma. On average, they will make \$1.2 million more over their lifetime.<sup>16</sup>

While economic certainty is a major objective for adult learners, financing a credential remains a significant barrier for many of them. Bridging the gaps requires more than throwing money at the problem. And a windfall of additional funding at the federal level or increased endowment spending from institutions is unlikely.

So outside of a wishlist scenario—institutions providing vastly discounted tuition options, plentiful grants or full scholarships, to name just a

few—what realistic options exist to improve funding possibilities?

It starts with acknowledging the realities behind how the typical adult learner engages with the postsecondary education and training ecosystem.

“We’re thinking about how adults are moving—whether they're transferring institutions, whether they're in and out of higher ed, whether they're in and out of work,” Couturier said. “One of the issues

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**There are quite a few people who flunked out or stopped out of eligibility for aid earlier in their life, and they want to return.... But when they try to return, then they run into this barrier: they're not eligible for aid.**

Amy Ellen Duke-Benfield  
Managing director of policy and research,  
Higher Learning Advocates

<sup>13</sup> [“A College Education Is Still the Most Reliable Pathway to the Middle Class,”](#) Georgetown University Center on Education and the Workforce

<sup>14</sup> [“What Is College Worth?,”](#) Postsecondary Value Commission

<sup>15</sup> [Nationally representative survey](#) of 4,500 adults in the U.S. conducted by Strada Education Network in February and March 2022.

<sup>16</sup> [“How Does a College Degree Improve Graduates’ Employment and Earnings Potential?,”](#) Association of Public and Land-grant Universities

## More-Flexible Funding Options (cont.)

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that arises is that they use up their eligibility for federal financial aid because they lose credits as they go. Having student eligibility for aid better reflect the ways that students learn today— by expanding it to become more accommodating for how they're coming in and out, and learning at work— would make a ton of sense, because they're actually often timing out.”

Federal financial aid is currently aimed at supporting the “traditional” student—that is, the majority reminiscent of years past. As a result, adult learners today are not receiving equitable financial aid.

### Eligibility Criteria Create Unintended Hurdles

This is where revising Title IV, the section of the Higher Education Act covering financial aid, comes in. More specifically, rethinking its eligibility guidelines around financial aid eligibility, including federal Pell Grants that benefit learners with low incomes. Its Satisfactory Academic Progress (SAP) stipulation was designed to encourage students to achieve a minimum cumulative grade point average and complete a requisite level of courses toward a bachelor’s degree within a specified time period.

In order to meet SAP requirements, students must typically earn a minimum cumulative grade point average (GPA), or its equivalent, and complete a minimum number of credits or courses. While institutions are responsible for setting SAP requirements, federal statute lays out the following minimum guidelines:

- *Qualitative standard*: 2.0 GPA or equivalent by the end of second academic year;
- *Quantitative standard*: Minimum percentage of work successfully completed; or

- *Maximum timeframe*: Cannot exceed 150 percent of published length of undergraduate program in credits.
- Most institutions use cumulative 2.0 GPA and 2/3 ratio of credits attempted versus completed.<sup>17</sup>

But emphasizing speed toward graduation doesn’t work in the context of many adult learners’ lives.

Peller described how the initial purpose of SAP, which prevented students from lingering within the higher ed ecosystem indefinitely, is ill-suited to adult learners. “What it has unintentionally done is if you stop out of the system or pathway, it's hard [for learners] to say no, I was just taking a break. And that is where I think it's important to think about time differently.”

The team at Higher Learning Advocates has called for less punitive measures, including a proposed SAP reset: “After a period of non-enrollment, students who have lost access to federal financial aid should have their Pell eligibility reinstated. This way, adults can re-enter the higher education system and have another chance at a degree or credential.”

“There are quite a few people who flunked out or stopped out of eligibility for aid earlier in their life, and they want to return,” Duke-Benfield added. “And now they've got aspects of their lives straightened out. But when they try to return, they run into this barrier: they're not eligible for aid. And there are a few institutions out there that are running demonstration projects with private dollars to pay the tuition costs for students so that they can restore their SAP. But ideally, you would see some kind of reset, which is something that HLA has been advocating for, that would make it easier for students to just start anew if they've been away for two or three years.”

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<sup>17</sup> “[Satisfactory Academic Progress \(SAP\) Background](#),” Higher Learning Advocates

## More-Flexible Funding Options (cont.)

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Students could return and not have to work to dig themselves out of a hole to a 2.0 GPA. “You could actually wipe the slate clean and then go on from there.” (While SAP includes a time component, Duke-Benfield said that more students run afoul of the grade point average standard.)

“If adult learners undertake a lot of credits in a program that go unrecognized but they used federal aid in their original programs, they’re going to lose their eligibility for aid over time, and they’ll have to finish out their degrees without financial support,” said Couturier of Sovia. “And we know that so many students don’t complete.”

“Think about the adult learner who has spent 10 years as a manager at a retail store, and they have a wealth of important skills: accounting, management, leadership, communications, etc.,” Couturier added. “There could be direct assessment built into

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**Having student eligibility for aid better reflect the ways that students learn today—by expanding it to become more accommodating for how they’re coming in and out, and learning at work—would make a ton of sense, because they’re actually often timing out.**

Lara Couturier  
Principal, Sovia

their education program, giving them credit for that learning. But we need to improve the application of financial aid to competency-based education, which would be another huge way to think about supporting adult learners.”

### **The Role of Employers in Supporting Adult Learners**

Some policies intended as short-term provisions have become permanent fixtures within legislation. For example, in 1978 Congress created the Internal Revenue Code Section 127 as a temporary, expiring tax benefit intended to allow employers the option of providing tax-free assistance to employees continuing their education while working. It was finally made permanent 34 years later.

However, its annual amount of assistance hasn’t changed in over four decades. The figure (\$5,250) is still based on the average cost of pursuing a four-year college degree in 1978. Amounts are deductible to the employer, and employees do not have to include the amount in their gross taxable income. In 2020, Congress added the option for employers to also use the provision to provide student loan debt relief for employees. According to the National Association of Independent Colleges and Universities, advocates are now working to make that new provision permanent and to expand the annual amount of assistance.<sup>18</sup>

Steven Taylor is director of the future of work and senior fellow on higher education and workforce policy at Stand Together Trust, where he leads postsecondary education policy portfolio and partnership strategy.

“If we focus on adult learners, we’re especially starting to consider the role that employers play,”

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<sup>18</sup> [“Tax Code Section 127: Employer-Provided Education Assistance,”](#) National Association of Independent Colleges and Universities

## More-Flexible Funding Options (cont.)

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Taylor said. “That's where I think about Section 127 reforms to the tax code, and really incentivizing greater employer investment in education and training. Tax reform is an area that typically is overlooked in the education workforce debate.”

Taylor spoke about employer investment potentially starting to turn the paradigm around in higher education, where the focus can be on reining in prohibitive costs.

“Looking at employers as payers right now, employers typically will pay up to that IRS allowable maximum—\$5,250 a year that organizations can provide as an educational benefit to their employees,” Taylor added. “Yes, it's a significant investment. But there have been proposals in the last couple of years to increase that to as much as \$12,000 a year. And there was bipartisan support for that.”

He believes that if the federal government can “start to give employers some more skin in the game as payers,” they could gain powerful leverage as negotiators with postsecondary providers around the cost and quality of their programs.

“A key to that would be making sure those funds are portable,” Taylor added. “So you're not locking an individual into employment with that employer to use those funds. And that's where we start to see something akin to lifelong learning accounts or skill savings accounts. One thing that the National Governors Association (NGA) has put out there is this idea of a comprehensive 529, where these funds could live with that individual in an account that they own. They can be portable across work/learning/employment throughout a person's lifespan.”

For example, states allow the adaptation of existing 529 accounts to create more flexible joint investments by individuals, employers and public

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**Students should be able to use portable 529 funds for any education or training. The more we can put dollars closer to individuals and give them the agency over where and how they use them, we can open up what it means to pursue myriad post-secondary opportunities— not just college.”**

Steven Taylor, director,  
future of work and senior fellow on higher education  
and workforce policy, Stand Together Trust

programs that could be used to pursue training. This could include a variety of sources, from public funds from the Supplemental Nutrition Assistance Program, employment and training support, and Temporary Assistance for Needy Families (TANF) support to employer funds such as Workforce Innovation and Opportunity Act credits and employer-paid tuition assistance, and individual funds like low-interest loans or Ability to Benefit (ATB) funds (a grant that provides funding for students without a high school diploma or GED).<sup>19</sup>

According to the Center for American Progress, that last item has a “visibility problem.” The ATB provision of the Higher Education Act offers adults

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<sup>19</sup> “[Resource Allocation](#),” National Governors Association

## More-Flexible Funding Options (cont.)

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without a high school diploma access to federal financial aid (such as Pell Grants, work-study opportunities, and loans) toward completion of their high school credential and a postsecondary credential. However, ATB can only be implemented if institutions offer qualifying programs, and if they make this known to would-be adult learners.

In 2021, just 900 public and private institutions enrolled ATB students—fewer than a quarter of all degree-granting institutions that year. CAP believes that creating more state-defined processes as an alternative to standardized tests, which carry barriers such as psychological stigmas, biases and English language challenges for non-native speakers could encourage more institutions to provide and promote ATB funds.<sup>20</sup>

Tuition waivers also present an attractive option for adult learners. According to new findings from the American Institutes for Research (AIR), there are 67 U.S. Promise Programs providing free tuition for students age 25 and older. The programs span 22 states and the District of Columbia; 15 are statewide programs, and just four serve adults exclusively. Adult eligibility is one aspect worth considering, however; whether or not the programs are truly adult learner-friendly is another. Only 18 percent of these programs permit part-time attendance.<sup>21</sup> ■

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<sup>20</sup> [“An Overlooked Financial Aid Tool Can Help More Adults Reach College,”](#) Center for American Progress

<sup>21</sup> [“Tailoring College Promise Programs to the Needs of Adult Learners,”](#) Georgetown University

# Labor Market Alignment

What impact can adult learners have on local and regional economies? And how might their continued education efforts contribute to more robust communities?

“In the majority of states, the high school graduation population is declining,” Couturier said. “As states analyze their economic and workforce needs, they see a clear need to have more adults with some form of postsecondary credential. Many also believe that supporting adults is a critical lever for improving the wellbeing of families in their states. So in addition to the economic and workforce imperative, there are many who are very interested in supporting the education, training and financial sustainability of adults as a way to improve life outcomes for all of their state residents. My guess is that you'd be hard pressed to find any state policy maker who wouldn't say that adults are a huge priority for them right now.”

Adults can play a pivotal role in their respective states' near-term economic future. What is unfortunately less apparent: how they're currently being served by institutions and what decisions leaders should be making as a result.

## Greater Transparency Around Data and Outcomes

“We need greater opacity in who we're serving,” Peller said, noting that adults tend to “fall through the cracks in higher ed. Counting all learners is key— inclusion matters. Federal data systems still only account for first-time, full-time learners. And that just means that we don't know, at a national level, how we're actually serving most learners today.”

Fasteau of Southern New Hampshire University agrees that there are significant issues around data availability. She points to the usefulness of data for students and institutions, such as student record issues, but also access to localized employment data. “It's really hard to make decisions in an actual time frame without that data,” she said. “And it's difficult to really understand what career paths are burgeoning and what's not. Nationalized data do not provide much insight for a student.”

What pursuits are truly worth a working learner's time? Which credentials will deliver the most value,

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**We just don't have in this country a history of funding workforce training to the degree of billions of dollars. And that's where, over the last several years, there's been increasing interest in what the Pell Grant program could do to better support those programs.**

Amy Ellen Duke-Benfield  
Managing director of policy and research  
Higher Learning Advocates

## Labor Market Alignment (cont.)

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or even the advantage they claim? Will shorter programs enable adults to move farther faster in the workforce?

The federal government could create even more transparency. By developing and implementing a federal “student-level data network” (SLDN) as proposed in the College Transparency Act, student pathways and post-college outcomes (such as employment, earnings, and loan repayment schedules) could be disaggregated and demystified.<sup>22</sup> The Department of Education would be tasked with its creation and maintenance. The ultimate goal would be to enable students, families, and policy makers to have high-quality information so that they can “make fully informed decisions about one of the most important investments of time and money individuals and families can ever make.”

The Postsecondary Value Commission, a group made up of leaders from foundations, associations, state education departments, institutions and think tanks, [has also called](#) for the College Scorecard and other federal information sites to be enhanced to clearly show which institutions are providing value to students in specific groups, such as students of color, those from low-income backgrounds, and women.<sup>23</sup>

As the thinking goes, deeper insights into outcomes across demographics could help adult workers make smarter choices about their educational pursuits.

A mismatch exists between the types of certificates that most students earn and the outcomes they hope to achieve. Think tanks such as Third Way are among the few analyzing this space, introducing what it calls a Price-to-Earnings Premium

as a metric for evaluating the efficacy of higher ed programs—non-degree credentials included. Data from Third Way show that [fewer than half of all certificates](#) pay for themselves within a five-year period. With more research on adult learners, policy makers may be able to determine which postsecondary education and job-training programs are worth major new investments.

The return-on-investment conversation again turns a lens toward affordable pathways to postsecondary education, and the dearth of research in this area.

“Lack of financial aid becomes a huge barrier toward completion for many adult learners,” Couturier said. “There’s not really robust research on how institutional aid is—or is not—awarded to transfer students. So one critically important effort would be a federally-funded research study on how aid actually works as students are moving through their education. Because there are many people who say that students who transfer are less likely to receive aid from institutions. They are unlikely to get departmental scholarships because faculty don’t know them, for example, but there’s no reliable research on how that really plays out. So we simply don’t know the magnitude of financial aid for this group.”

### **Expanding Tax-Incentivized Investment in Employees**

What if employers were incentivized to invest in the continuing education of their workforce? According to the Graduate! Network, tuition assistance programs are offered by fewer than 60 percent of employers and are generally underutilized. Such programs can be a powerful tool for employee

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<sup>22</sup> [“The Continued Need for a Nationwide SLDN: Brief Outlines How Using Existing Tools Can Inform a Modernized Approach to Higher Ed Data,”](#) Institute for Higher Education Policy

<sup>23</sup> [“Ensuring Equitable Postsecondary Value: An Action Agenda,”](#) Postsecondary Value Commission

<sup>24</sup> [“The Comebacker’s Odyssey: The Journey to Degree Completion,”](#) The Graduate! Network

## Labor Market Alignment (cont.)

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recruitment and retention. The network’s research has revealed a sizable gap between availability of tuition assistance programs in large employers (close to 80 percent of those surveyed) and smaller employers (less than half of those surveyed).<sup>24</sup>

Policy measures also could ensure that employer tuition investments are equitably distributed to support the workers who could most benefit from them.

With over 7,000 postsecondary Title IV institutions—ranging from large public universities to trade schools and for-profit colleges—finding schools and programs that suit companies’ strategic objectives, serve nontraditional students and fit into existing budgets remains a challenge. Private intermediaries such as [Bright Horizons' EdAssist Solutions](#), [Guild](#) and Arizona State University's [InStride](#) have emerged to meet this need.<sup>25</sup>

There are over 3,000 four-year colleges; about 700 are public, and nearly 2,300 are private. Of the private colleges, about 75 percent are nonprofit with the remaining 25 percent adopting a for-profit model.

“If you look at the Guild model—as an intermediary the organization has helped companies negotiate really great rates on educational opportunities for their employees,” Taylor said. “In turn, that’s brought down the cost, and has reduced the amount of debt that employees (adult students) need to take on because their employers are covering a larger share of that. But if we created the space for employers to increase that investment through tax-incentivized investment in employees, that could really help.”

### **The Workforce Innovation and Opportunity Act**

The Workforce Innovation and Opportunity Act (WIOA) was signed into law on July 22, 2014. It is



Expanding the Pell Grant to job-training programs is “an area of bipartisan cooperation on the committee,” said Virginia Foxx, the North Carolina Republican who chairs the House Committee on Education and the Workforce.

Bill Clark/CQ-Roll Call Inc. via Getty Images

designed to strengthen and improve America’s public workforce system and help get citizens including youth and those with significant barriers to employment into “high-quality jobs and careers” and help employers hire and retain skilled workers. Funds are allocated through the U.S. Department of Labor to state agencies.

“Given the sheer number of people who need access to workforce training, WIOA has been grossly underfunded,” Duke-Benfield said. “Because of that, it’s not been a robust way to train or retrain adults for jobs that require some amount of postsecondary education. And so I’d also have to prioritize increasing funding for WIOA. But we just don’t have in this country a history of funding workforce training to the degree of billions of dollars. And that’s where, over the last several years, there’s been increasing interest in what the Pell Grant program could do to better support those programs.”

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<sup>25</sup> “[Education Benefits: A Guide to Key Terms and Concepts](#),” Guild Education

## Labor Market Alignment (cont.)

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Momentum has been building toward a so-called short-term Pell Grant, with three different proposed bills designed to help students pay for programs of fewer than 15 weeks (the current minimum for the grant). The initiative has [gained bipartisan support in Congress](#) and advocates remain hopeful that it could soon become legislation.

Peller, Duke-Benfield's colleague at HLA, agrees. "Right now we're making too many adults make this choice of, I need a credential in order to get this job so I can feed my family and pay my bills. I can't wait four to six years to be done with a degree. And right now we say, 'Okay, you go through door one, you're on the workforce track. And none of that counts toward an education track. Door two is closed to you because you need to be able to pay your bills on time.' The short-term Pell is a really helpful way to bridge that."

Funding could also be used for colleges to develop programs that would be more responsive to the workforce.

"Fortunately, WIOA funding now covers cohort training," Duke-Benfield said. "Another key component of WIOA is that it can support non-tuition expenses, like childcare costs. This should include other supportive services, such as advising, as we think about providing more comprehensive supports for adults—especially low-income students who are pursuing workforce or occupational education and training."

### **Supporting Apprenticeship Opportunities**

"At New America, we're big supporters of apprenticeship," McCarthy noted. "It's a powerful way to engage learners who are enrolling in some form of career education, which the large majority are doing, likely with a specific occupational goal in mind."

She points to learning on the job that can contextualize skills found in a variety of general education requirements, from history and writing to mathematics, connecting those subjects to what they're doing at work and where they hope to go in their vocations.

"The older you get, I think, the more helpful that anchoring can be for acquiring new knowledge," McCarthy said, adding that people tend to focus narrowly on skills while overlooking how broader courses can tie into real-world experiences.

A key policy recommendation: expanding support, or in other words, creating regular appropriations that are allocated toward apprenticeship programs.

'For example, it ought to be easier to register apprenticeship programs through the National Apprenticeship system that we have,' McCarthy added. The Biden administration in particular has been putting a lot of emphasis on apprenticeship, with big investments in infrastructure and climate change mitigation, and very appropriately, apprenticeships in these areas."

She acknowledged that such programs can be costly to establish and difficult to scale.

"A formula program similar to that of the Workforce Innovation and Opportunity Act could stimulate the development of more apprenticeship support systems, including intermediaries in apprenticeship projects. The other aspect would involve linking our apprenticeship system in our education system a bit more seamlessly so that people can earn credits through their participation."

New America put forward eight strategies for integrating apprenticeships, including connecting systems that manage these programs, broadening available financing to support them, and enabling

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<sup>26</sup> ["Eight Strategies for Integrating Apprenticeship and College,"](#) New America.

## Labor Market Alignment (cont.)

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partnerships toward designing industry relevant, competency-based degrees with apprenticeship criteria that can be applied across multiple employers and institutions.<sup>26</sup> As of this writing, the proposed strategies have yet to become federal policy.

Enabling more funds to flow in the direction of workforce development has been a focus for some higher ed associations as well. The American Association of Community Colleges advocates for increasing the statutory cap on domestic discretionary spending to allow for needed investments in key workforce development programs. In addition to bolstering WIOA, the organization cites the Carl D. Perkins and Career and Technical Education Basic State Grants, Adult Education and Family Literacy, and the National Science Foundation's Advanced Technological Education program. Each federal program has different goals, reflecting the multifaceted mission of America's community colleges. Most are substantially underfunded.<sup>27</sup> ■

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<sup>27</sup> [“Invest in Federal Higher Education and Workforce Development Programs,”](#) American Association of Community Colleges

# Primary Needs Coverage

An adult learner's ability to cope with the unexpected cannot be understated. This includes one-time expenses that can blindside those without financial safety nets, and which may have lifelong consequences.

"Sometimes it's that \$300 to replace a tire that really could help a student stay in school," Peller explained. "And prior to the pandemic, that wasn't even a solution that needed to be part of the system. So I consider supporting those irregular needs of learners as a success strategy."

Myriad issues sit outside of the Higher Education Act but could be covered by federal policy or state policy in many contexts. For example, household challenges often prevent would-be learners from persisting.

"The breadth of basic needs that adult learners must contend with is vast, whether it's food insecurity or housing insecurity, or child care," Fasteau added. "And then there are needs for emergency granting, which have been treated separately from basic needs; adults with complicated lives can have emergency expenses, such as a car repair; if they are living paycheck to paycheck, that one expense can throw them into broader financial insecurity."

On March 27, 2020, Congress passed The CARES Act, which awarded \$14 billion to the Higher Education Emergency Relief Fund (HEERF). Additional funds through HEERF II (\$22.7 billion) and HEERF III (\$39.6

billion) were subsequently provided to institutions nationwide. These were distributed over the course of the pandemic and served in part to provide support for qualifying students' basic needs.

SNHU received some \$2.7 million in federal funding, and awarded Emergency Financial Aid Grants ranging from \$500 to \$1,200 to qualifying students. Below are two student reactions:

*"Thank you so much for your generosity in extending funds to me. It means the world to me to be able to pay two of my medical bills and get some needed groceries. I appreciate what was offered and hope someday that I can return such an act of generosity. Because of your generosity, I am able to stay in school for my next semester and that means the world to me. . . I didn't think I was going to make it."*

*"I can continue to provide for my kids until I figure out what's next.... Thank you again and I will be sure to pay it forward when I get my feet back under me."<sup>28</sup>*

During the pandemic, the U.S. Department of Education also created the Basic Needs for Postsecondary Students Program, which provides grants to eligible higher ed institutions to support programs addressing the students' basic needs, and to report on practices that improve outcomes for students. Food assistance, housing, transportation, health-care and mental health support, child and dependent care and technology are included among its provisions. As of this writing, the program is open to

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<sup>28</sup> ["Invest in Federal Higher Education and Workforce Development Programs,"](#) American Association of Community Colleges

<sup>29</sup> ["CARES Act Higher Education Emergency Relief Fund Statement,"](#) Southern New Hampshire University

## Primary Needs Coverage (cont.)

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community colleges that are minority-serving institutions, historically Black colleges and universities, or tribal colleges or universities.<sup>29</sup>

### Food Insecurity

“For example, we’re working with a coalition on food insecurity, because the Farm Bill is in front of Congress right now,” Fasteau said. “We are pushing on issues around student access to the Supplemental Nutritional Assistance Program, because of the many hurdles for students who need to access it.”

SNAP eligibility involves work requirements outside of college enrollment, among [myriad other stipulations](#) where learners can lose this benefit. “These tiers of eligibility increase complications, and we see a lot of that,” Fasteau added.

The need for essential support was especially pronounced during the coronavirus pandemic. Critical eligibility changes to SNAP benefits were made during this time in order to reach more learners.<sup>30</sup>

The U.S. Department of Education’s National Center for Education Statistics (NCES) recently released a [major report](#) stating that college students nationwide are struggling to meet basic food and housing needs. The team at Whiteboard Advisors highlighted several aspects worth noting:

- This latest report marks the first-ever inclusion of data on students experiencing food insecurity and homelessness in the 36-year history of the National Postsecondary Student Aid Study (NPSAS).
- Nearly one in four (22.6 percent) of today’s undergraduate students and 12.2 percent of graduate students are experiencing food insecurity.

- Community college students are facing this issue at higher rates (23.4 percent) than undergraduate counterparts at either public or private nonprofit 4-year institutions (20.9 and 18.8 percent, respectively). For-profit colleges (32.9 percent) had the highest food insecurity rates.

### Child-care Challenges

New America is doing a project on the barrier to child care for higher ed students. Iris Palmer, the organization’s deputy director for community colleges, is co-leading the effort. “Our first step on this work is a gap analysis to give us a sense of what’s already been done, and where there are gaps,” she said. “And so we can learn more about the federal and state policy levers.”

Palmer and colleagues are digging into licensing and liability questions, more flexible offerings such as drop in or after-hours care, as well as quality of programs. The research overlaps with early education. The team plans to use its findings to inform an RFP for community colleges using innovative methods to support child care for student parents, which will in turn support the creation of a set of federal and state policy recommendations.

“The thought that options don’t exist—you just can’t do other things when your kids are sick or when you don’t have caregivers—is a major barrier to successful completion,” Palmer said. “I know there’s a significant portion of college students with minor children and what do they do? How do they deal with this situation? What are their care circumstances and how can colleges support that?”

She noted a common refrain the team is hearing from the field: on-campus centers are not meeting student needs and are also too expensive for most institutions to run. The research became more

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<sup>30</sup> “[Basic Needs Funding for College Students](#),” The Center for Higher Education Policy and Practice, Southern New Hampshire University.

## Primary Needs Coverage (cont.)

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According to eight years of data from Monroe Community College, access to affordable, on-campus child care helps improve adult learners' odds of returning to college the following year by 17 points (68 percent vs. 51 percent) and their odds of graduating on time by 26 points (41 percent vs. 15 percent).<sup>31</sup>

urgent due to the pandemic, when students changed their use of child care and many community colleges in particular continued shutting down centers.

### **Addressing Equity Gaps Through Wraparound Accommodations**

How else could federal policy in this area seek to narrow race and income gaps in college completion and improve college-to-career pathways? The Postsecondary Value Commission has proposed

that federal policy could reform and earmark funding for employer incentives supports, tuition reimbursement programs, and other non-tuition accommodations (e.g. child care, transportation support) toward low-wage workers.

Specifically, it advocates for reforming and targeting federal funding for employer incentives, supports, tuition reimbursement programs, and other non-tuition accommodations (such as child care or transportation support) toward low-wage workers.

Additionally, the Postsecondary Value Commission believes that in order to remain compliant, all Title IV institutions must conduct an “equity audit,” which would involve a “comprehensive evaluation of policies and practices relating to admissions, enrollment, student supports and engagement, completion, post-college outcomes, and leadership, faculty, staff, and contractor diversity—to identify racial, socioeconomic, and gender-based inequities in access, participation, and success.”<sup>32</sup> ■

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<sup>31</sup> [“43% of Community College Student Mothers Expect to Drop Out,”](#) EAB

<sup>32</sup> [“Ensuring Equitable Postsecondary Value: An Action Agenda,”](#) Postsecondary Value Commission

# Conclusion

What may have changed in recent years regarding the unique challenges or areas of friction for adult learners? Given various global crises and their repercussions, it may be easier, of course, to ask what has remained the same.

“We’re in this terrible triangulation of trends right now,” Couturier explained. “For adult learners, I would point to the impact of the pandemic, the growth of questioning the value of postsecondary education and distrust of higher ed as an institution, and the severe pushbacks on work on racial equity that we’re seeing in many states, exemplified by [the Supreme Court’s decision to end affirmative action](#). Those three things are coming together to curb the pathway for adults into postsecondary education. Many are still working through the financial consequences of the pandemic, among other consequences. And they’re in an environment where institutions of higher education, and many of their state agencies are no longer allowed to prioritize racial equity.”

What’s at stake? Economic prosperity in an increasingly uncertain economy. Generally speaking, graduates aged 25 and older with a bachelor’s degree can expect to earn about \$28,000 more than those with some college credit but no degree. (The average bachelor’s degree holder earns \$73,000 annually, while those who only possess some college earn an average of \$45,000 annually.)

But it is the ripple effect that makes a focus on adult learners especially timely. Data show that adults who complete their degree can change trajectories of entire families. The children of bachelor’s degree-holding parents are more likely than their first-generation college counterparts to enroll, persist and graduate themselves (74 percent versus 56 percent). They’re also less likely to leave college and not return, at 14 percent instead of one-third of first generation students.<sup>33</sup>

As Bridgett Strickler, strategy officer for The Graduate! Network, told *The New York Times*: “We know that when people have college degrees, their family members are more likely to pursue an education, and the trajectories for their lives and their employment are changed forever.”<sup>34</sup>

Fasteau emphasized the role of systemic challenges, which revised federal legislation could alleviate. “Obviously, we have a flaw in design if so many people have some college and no degree, right?” she asked. “That’s not a student issue. That’s a system issue.”

We hope that this report inspires key policy makers at the federal level to rethink existing postsecondary policies and practices around supporting adult learners, and to continue a dialogue toward becoming more responsive to the needs of this growing population. ■

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<sup>33</sup> [First-Generation Students College Access, Persistence, and Postbachelor’s Outcomes](#). U S Department of Education. National Center for Education Statistics. February 2018

<sup>34</sup> [“They Have Debt but No Degree. Could Loan Forgiveness Send Them Back to School?”](#) *The New York Times*

# About the Author

Kristi DePaul is an entrepreneur whose work has centered on enabling others' economic and social mobility. She is a regular contributor to *Harvard Business Review*, where her articles have been featured in its Emotional Intelligence and HBR Guide series, and in the magazine's highly anticipated HBR's 10 Must-Reads 2024: The Definitive Management Ideas of the Year. Her writing also has appeared in the Horizon Report and research reports sponsored by the Barbara Bush Foundation, the Bill and Melinda Gates Foundation, Digital Promise, and Microsoft for Education, among others.



DePaul leads *Founders*, a remote content agency that serves K-20 education, training and professional development organizations. She previously oversaw the teaching and learning column for EDUCAUSE Review. Earlier in her career, DePaul led marketing communications efforts for global edtech firms, educational consulting startups, and for schools within both public and private higher ed institutions.

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